

**RESPONSE UNDER 37 C.F.R. 1.312
EXPEDITED PROCEDURE
EXAMINING GROUP 3621**

S/N 10/699,522

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Laura Lee Orcutt	Examiner:	Pierre E. Elisca
Serial No.:	10/699,552	Group Art Unit:	3621
Filed:	October 30, 2003	Docket No.:	15896.0008US01
Customer No.:	75943	Confirmation No.:	3032
Title:	Express Check Conversion		

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Please reconsider the above-identified application in view of the appended remarks. This Amendment includes the following:

Remarks.

Remarks

Applicant seeks the Examiner's consideration of the following reference:

S. Weiner; Electronic Payments in the U.S. Economy: An Overview, 1999

This reference was cited in the Information Disclosure Statement (IDS) filed October 30, 2003. However, the IDS filed on October 30, 2003 did not specify a date for this reference. In the Non-Final Office Action dated January 19, 2005, the Examiner indicated that this reference was considered. In the communication sent by the Examiner on October 13, 2009 responsive to the Applicant's Amendment under 37 C.F.R. § 1.312, the Examiner noted that the IDS filed on October 30, 2003 did not specify a date for this reference and declined to consider this reference. Applicant submits this Amendment under 37 C.F.R. § 1.312 to obtain the Examiner's consideration of this reference. The date of this reference is 1999. Return of an initialed Form 1449 indicating that this reference has been considered is requested.

Should any additional issues need to be resolved, the Examiner is requested to telephone the undersigned attorney to attempt to resolve those issues.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment with respect to this patent application to deposit account number 13-2725.

Respectfully submitted,
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Date: November 10, 2009

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